

United States Bankruptcy Court
Northern District of Ohio

IN RE:

Angel, Jeremy S.

Debtor(s)

Case No. _____

Chapter 7

DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR

1. Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept \$ **2,000.00**

Prior to the filing of this statement I have received \$ **2,000.00**

Balance Due \$ **0.00**

2. The source of the compensation paid to me was: ☒ Debtor ☐ Other (specify):
3. The source of compensation to be paid to me is: ☐ Debtor ☐ Other (specify):
4. ☒ I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.
- ☐ I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached.
5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:
- a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
 - b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;
 - c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
 - d. ~~Representation of the debtor in adversary proceedings and other contested bankruptcy matters;~~
 - e. [Other provisions as needed]
6. By agreement with the debtor(s), the above disclosed fee does not include the following services:

CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

March 13, 2007

Date

/s/ William M. Sremack

Signature of Attorney

William M. Sremack Co., LPA

Name of Law Firm

DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR

UNITED STATES BANKRUPTCY COURT

NOTICE TO INDIVIDUAL CONSUMER DEBTOR UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days **before** the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)

1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a “means test” designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in instalments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them,

using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

Certificate of [Non-Attorney] Bankruptcy Petition Preparer

I, the [non-attorney] bankruptcy petition preparer signing the debtor's petition, hereby certify that I delivered to the debtor this notice required by § 342(b) of the Bankruptcy Code.

Printed Name and title, if any, of Bankruptcy Petition Preparer
Address:

Social Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person, or partner of the bankruptcy petition preparer.)
(Required by 11 U.S.C. § 110.)

X _____
Signature of Bankruptcy Petition Preparer of officer, principal, responsible person, or partner whose Social Security number is provided above.

Certificate of the Debtor

I (We), the debtor(s), affirm that I (we) have received and read this notice.

Angel, Jeremy S.
Printed Name(s) of Debtor(s)

X /s/ Jeremy S. Angel
Signature of Debtor

3/13/2007
Date

Case No. (if known) _____

X _____
Signature of Joint Debtor (if any)

Date

In re: **Angel, Jeremy S.**

Debtor(s)

Case Number: _____

(If known)

According to the calculations required by this statement:

☐ The presumption arises☒ The presumption does not arise

(Check the box as directed in Parts I, III, and VI of this statement.)

CHAPTER 7 STATEMENT OF CURRENT MONTHLY INCOME AND MEANS-TEST CALCULATION

In addition to Schedule I and J, this statement must be completed by every individual Chapter 7 debtor, whether or not filing jointly, whose debts are primarily consumer debts. Joint debtors may complete one statement only.

Part I. EXCLUSION FOR DISABLED VETERANS

1

If you are a disabled veteran described in the Veteran's Declaration in this Part I, (1) check the box at the beginning of the Veteran's Declaration, (2) check the box for "The presumption does not arise" at the top of this statement, and (3) complete the verification in Part VIII. Do not complete any of the remaining parts of this statement.

☐ **Veteran's Declaration.** By checking this box, I declare under penalty of perjury that I am a disabled veteran (as defined in 38 U.S.C. § 3741(1)) whose indebtedness occurred primarily during a period in which I was on active duty (as defined in 10 U.S.C. § 101(d)(1)) or while I was performing a homeland defense activity (as defined in 32 U.S.C. § 901(1)).

Part II. CALCULATION OF MONTHLY INCOME FOR § 707(b)(7) EXCLUSION

Marital/filing status. Check the box that applies and complete the balance of this part of this statement as directed.

a. ☒ Unmarried. **Complete only Column A ("Debtor's Income") for Lines 3-11.**

b. ☐ Married, not filing jointly, with declaration of separate households. By checking this box, debtor declares under penalty of perjury: "My spouse and I are legally separated under applicable non-bankruptcy law or my spouse and I are living apart other than for the purpose of evading the requirements of § 707(b)(2)(A) of the Bankruptcy Code." **Complete only Column A ("Debtor's Income") for Lines 3-11.**

c. ☐ Married, not filing jointly, without the declaration of separate households set out in Line 2.b above. **Complete both Column A ("Debtor's Income") and Column B (Spouse's Income) for Lines 3-11.**

d. ☐ Married, filing jointly. **Complete both Column A ("Debtor's Income") and Column B ("Spouse's Income") for Lines 3-11.**

All figures must reflect average monthly income received from all sources, derived during the six calendar months prior to filing the bankruptcy case, ending on the last day of the month before the filing. If the amount of monthly income varied during the six months, you must divide the six-month total by six, and enter the result on the appropriate line.

**Column A
Debtor's
Income**

**Column B
Spouse's
Income**

3 **Gross wages, salary, tips, bonuses, overtime, commissions.**

\$ 5,458.34

\$

4

Income from the operation of a business, profession or farm. Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 4. Do not enter a number less than zero. **Do not include any part of the business expenses entered Line b as a deduction in Part V.**

a.	Gross receipts	\$
b.	Ordinary and necessary business expenses	\$
c.	Business income	Subtract Line b from Line a

\$

\$

5

Rent and other real property income. Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 5. Do not enter a number less than zero. **Do not include any part of the operating expenses entered on Line b as a deduction in Part V.**

a.	Gross receipts	\$
b.	Ordinary and necessary operating expenses	\$
c.	Rent and other real property income	Subtract Line b from Line a

\$

\$

6 **Interest, dividends, and royalties.**

\$

\$

7 **Pension and retirement income.**

\$

\$

8

Any amounts paid by another person or entity, on a regular basis, for the household expenses of the debtor or the debtor's dependents, including child or spousal support. Do not include amounts paid by the debtor's spouse if Column B is completed.

\$

\$

9

Unemployment compensation. Enter the amount in the appropriate column(s) of Line 9. However, if you contend that unemployment compensation received by you or your spouse was a benefit under the Social Security Act, do not list the amount of such compensation in Column A or B, but instead state the amount in the space below:

Unemployment compensation claimed to be a benefit under the Social Security Act	Debtor \$ _____	Spouse \$ _____
---	-----------------	-----------------

\$

\$

10	Income from all other sources. If necessary, list additional sources on a separate page. Do not include any benefits received under the Social Security Act or payments received as a victim of a war crime, crime against humanity, or as a victim of international or domestic terrorism. Specify source and amount.			
	a.		\$	
	b.		\$	
	Total and enter on Line 10		\$	\$
11	Subtotal of Current Monthly Income for § 707(b)(7). Add Lines 3 thru 10 in Column A, and, if Column B is completed, add Lines 3 through 10 in Column B. Enter the total(s).		\$	5,458.34
12	Total Current Monthly Income for § 707(b)(7). If Column B has been completed, add Line 11, Column A to Line 11, Column B, and enter the total. If Column B has not been completed, enter the amount from Line 11, Column A.		\$	5,458.34

Part III. APPLICATION OF § 707(B)(7) EXCLUSION

13	Annualized Current Monthly Income for § 707(b)(7). Multiply the amount from Line 12 by the number 12 and enter the result.		\$	65,500.08
14	Applicable median family income. Enter the median family income for the applicable state and household size. (This information is available by family size at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) a. Enter debtor's state of residence: <u>Ohio</u> b. Enter debtor's household size: <u>2</u>		\$	47,874.00
15	Application of Section 707(b)(7). Check the applicable box and proceed as directed. <input type="checkbox"/> The amount on Line 13 is less than or equal to the amount on Line 14. Check the box for "The presumption does not arise" at the top of page 1 of this statement, and complete Part VIII; do not complete Parts IV, V, VI, or VII. <input checked="" type="checkbox"/> The amount on Line 13 is more than the amount on Line 14. Complete the remaining parts of this statement.			

Complete Parts IV, V, VI, and VII of this statement only if required. (See Line 15.)

Part IV. CALCULATION OF CURRENT MONTHLY INCOME FOR § 707(b)(2)

16	Enter the amount from Line 12.		\$	5,458.34
17	Marital adjustment. If you checked the box at Line 2.c, enter the amount of the income listed in Line 11, Column B that was NOT paid on a regular basis for the household expenses of the debtor or the debtor's dependents. If you did not check box at Line 2.c, enter zero.		\$	
18	Current monthly income for § 707(b)(2). Subtract Line 17 from Line 16 and enter the result.		\$	5,458.34

Part V. CALCULATION OF DEDUCTIONS ALLOWED UNDER § 707(b)(2)

Subpart A: Deductions under Standards of the Internal Revenue Service (IRS)

19	National Standards: food, clothing, household supplies, personal care, and miscellaneous. Enter "Total" amount from IRS National Standards for Allowable Living Expenses for the applicable family size and income level. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)		\$	904.00
20A	Local Standards: housing and utilities; non-mortgage expenses. Enter the amount of the IRS Housing and Utilities Standards; non-mortgage expenses for the applicable county and family size. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)		\$	343.00
20B	Local Standards: housing and utilities; mortgage/rent expense. Enter, in Line a below, the amount of the IRS Housing and Utilities Standards; mortgage/rent expense for your county and family size (this information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court); enter on Line b the total of the Average Monthly Payments for any debts secured by your home, as stated in Line 42; subtract Line b from Line a and enter the result in Line 20B. Do not enter an amount less than zero.			
	a.	IRS Housing and Utilities Standards; mortgage/rental expense	\$	713.00
	b.	Average Monthly Payment for any debts secured by your home, if any, as stated in Line 42	\$	2,003.70
	c.	Net mortgage/rental expense	Subtract Line b from Line a	
			\$	
21	Local Standards: housing and utilities; adjustment. If you contend that the process set out in Lines 20A and 20B does not accurately compute the allowance to which you are entitled under the IRS Housing and Utilities Standards, enter any additional amount to which you contend you are entitled, and state the basis for your contention in the space below:		\$	

22	Local Standards: transportation; vehicle operation/public transportation expense. You are entitled to an expense allowance in this category regardless of whether you pay the expenses of operating a vehicle and regardless of whether you use public transportation. Check the number of vehicles for which you pay the operating expenses or for which the operating expenses are included as a contribution to your household expenses in Line 8. <input type="checkbox"/> 0 <input checked="" type="checkbox"/> 1 <input type="checkbox"/> 2 or more. Enter the amount from IRS Transportation Standards, Operating Costs & Public Transportation Costs for the applicable number of vehicles in the applicable Metropolitan Statistical Area or Census Region. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)		\$ 280.00									
23	Local Standards: transportation ownership/lease expense; Vehicle 1. Check the number of vehicles for which you claim an ownership/lease expense. (You may not claim an ownership/lease expense for more than two vehicles.) <input checked="" type="checkbox"/> 1 <input type="checkbox"/> 2 or more. Enter, in Line a below, the amount of the IRS Transportation Standards, Ownership Costs, First Car (available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Payments for any debts secured by Vehicle 1, as stated in Line 42; subtract Line b from Line a and enter the result in Line 23. Do not enter an amount less than zero. <table border="1"> <tr> <td>a.</td> <td>IRS Transportation Standards, Ownership Costs, First Car</td> <td>\$ 471.00</td> </tr> <tr> <td>b.</td> <td>Average Monthly Payment for any debts secured by Vehicle 1, as stated in Line 42</td> <td>\$ 157.73</td> </tr> <tr> <td>c.</td> <td>Net ownership/lease expense for Vehicle 1</td> <td>Subtract Line b from Line a</td> </tr> </table>		a.	IRS Transportation Standards, Ownership Costs, First Car	\$ 471.00	b.	Average Monthly Payment for any debts secured by Vehicle 1, as stated in Line 42	\$ 157.73	c.	Net ownership/lease expense for Vehicle 1	Subtract Line b from Line a	\$ 313.27
a.	IRS Transportation Standards, Ownership Costs, First Car	\$ 471.00										
b.	Average Monthly Payment for any debts secured by Vehicle 1, as stated in Line 42	\$ 157.73										
c.	Net ownership/lease expense for Vehicle 1	Subtract Line b from Line a										
24	Local Standards: transportation ownership/lease expense; Vehicle 2. Complete this Line only if you checked the "2 or more" Box in Line 23. Enter, in Line a below, the amount of the IRS Transportation Standards, Ownership Costs, Second Car (available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Payments for any debts secured by Vehicle 2, as stated in Line 42; subtract Line b from Line a and enter the result in Line 24. Do not enter an amount less than zero. <table border="1"> <tr> <td>a.</td> <td>IRS Transportation Standards, Ownership Costs, Second Car</td> <td>\$</td> </tr> <tr> <td>b.</td> <td>Average Monthly Payment for any debts secured by Vehicle 2, as stated in Line 42</td> <td>\$</td> </tr> <tr> <td>c.</td> <td>Net ownership/lease expense for Vehicle 2</td> <td>Subtract Line b from Line a</td> </tr> </table>		a.	IRS Transportation Standards, Ownership Costs, Second Car	\$	b.	Average Monthly Payment for any debts secured by Vehicle 2, as stated in Line 42	\$	c.	Net ownership/lease expense for Vehicle 2	Subtract Line b from Line a	\$
a.	IRS Transportation Standards, Ownership Costs, Second Car	\$										
b.	Average Monthly Payment for any debts secured by Vehicle 2, as stated in Line 42	\$										
c.	Net ownership/lease expense for Vehicle 2	Subtract Line b from Line a										
25	Other Necessary Expenses: taxes. Enter the total average monthly expense that you actually incur for all federal, state, and local taxes, other than real estate and sales taxes, such as income taxes, self employment taxes, social security taxes, and Medicare taxes. Do not include real estate or sales taxes.		\$ 1,323.14									
26	Other Necessary Expenses: mandatory payroll deductions. Enter the total average monthly payroll deductions that are required for your employment, such as mandatory retirement contributions, union dues, and uniform costs. Do not include discretionary amounts, such as non-mandatory 401(k) contributions.		\$									
27	Other Necessary Expenses: life insurance. Enter average monthly premiums that you actually pay for term life insurance for yourself. Do not include premiums for insurance on your dependents, for whole life or for any other form of insurance.		\$									
28	Other Necessary Expenses: court-ordered payments. Enter the total monthly amount that you are required to pay pursuant to court order, such as spousal or child support payments. Do not include payments on past due support obligations included in Line 44.		\$									
29	Other Necessary Expenses: education for employment or for a physically or mentally challenged child. Enter the total monthly amount that you actually expend for education that is a condition of employment and for education that is required for a physically or mentally challenged dependent child for whom no public education providing similar services is available.		\$									
30	Other Necessary Expenses: childcare. Enter the average monthly amount that you actually expend on childcare — such as baby-sitting, day care, nursery and preschool. Do not include other educational payments.		\$									
31	Other Necessary Expenses: health care. Enter the average monthly amount that you actually expend on health care expenses that are not reimbursed by insurance or paid by a health savings account. Do not include payments for health insurance or health savings accounts listed in Line 34.		\$									
32	Other Necessary Expenses: telecommunication services. Enter the average monthly amount that you actually pay for telecommunication services other than your basic home telephone service — such as cell phones, pagers, call waiting, caller id, special long distance, or internet service — to the extent necessary for your health and welfare or that of your dependents. Do not include any amount previously deducted.		\$									
33	Total Expenses Allowed under IRS Standards. Enter the total of Lines 19 through 32.		\$ 3,163.41									

Subpart B: Additional Expense Deductions under § 707(b)
Note: Do not include any expenses that you have listed in Lines 19-32

34	Health Insurance, Disability Insurance, and Health Savings Account Expenses. List and total the average monthly amounts that you actually pay for yourself, your spouse, or your dependents in the following categories.													
	<table border="1" style="width:100%; border-collapse: collapse;"> <tr> <td style="width:5%; text-align: center;">a.</td> <td style="width:70%;">Health Insurance</td> <td style="width:25%;">\$</td> </tr> <tr> <td style="text-align: center;">b.</td> <td>Disability Insurance</td> <td>\$</td> </tr> <tr> <td style="text-align: center;">c.</td> <td>Health Savings Account</td> <td>\$</td> </tr> <tr> <td colspan="2"></td> <td>Total: Add Lines a, b and c</td> </tr> </table>	a.	Health Insurance	\$	b.	Disability Insurance	\$	c.	Health Savings Account	\$			Total: Add Lines a, b and c	\$
a.	Health Insurance	\$												
b.	Disability Insurance	\$												
c.	Health Savings Account	\$												
		Total: Add Lines a, b and c												
35	Continued contributions to the care of household or family members. Enter the actual monthly expenses that you will continue to pay for the reasonable and necessary care and support of an elderly, chronically ill, or disabled member of your household or member of your immediate family who is unable to pay for such expenses.	\$												
36	Protection against family violence. Enter any average monthly expenses that you actually incurred to maintain the safety of your family under the Family Violence Prevention and Services Act or other applicable federal law. The nature of these expenses is required to be kept confidential by the court.	\$												
37	Home energy costs. Enter the average monthly amount, in excess of the allowance specified by IRS Local Standards for Housing and Utilities, that you actually expend for home energy costs. You must provide your case trustee with documentation demonstrating that the additional amount claimed is reasonable and necessary.	\$												
38	Education expenses for dependent children less than 18. Enter the average monthly expenses that you actually incur, not to exceed \$125 per child, in providing elementary and secondary education for your dependent children less than 18 years of age. You must provide your case trustee with documentation demonstrating that the amount claimed is reasonable and necessary and not already accounted for in the IRS Standards.	\$												
39	Additional food and clothing expense. Enter the average monthly amount by which your food and clothing expenses exceed the combined allowances for food and apparel in the IRS National Standards, not to exceed five percent of those combined allowances. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) You must provide your case trustee with documentation demonstrating that the additional amount claimed is reasonable and necessary.	\$												
40	Continued charitable contributions. Enter the amount that you will continue to contribute in the form of cash or financial instruments to a charitable organization as defined in 26 U.S.C. § 170(c)(1)-(2).	\$												
41	Total Additional Expense Deductions under § 707(b). Enter the total of Lines 34 through 40	\$												

Subpart C: Deductions for Debt Payment

42	Future payments on secured claims. For each of your debts that is secured by an interest in property that you own, list the name of the creditor, identify the property securing the debt, and state the Average Monthly Payment. The Average Monthly Payment is the total of all amounts contractually due to each Secured Creditor in the 60 months following the filing of the bankruptcy case, divided by 60. Mortgage debts should include payments of taxes and insurance required by the mortgage. If necessary, list additional entries on a separate page.																					
	<table border="1" style="width:100%; border-collapse: collapse;"> <thead> <tr> <th style="width:5%;"></th> <th style="width:40%;">Name of Creditor</th> <th style="width:35%;">Property Securing the Debt</th> <th style="width:20%;">60-month Average Pmt</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">a.</td> <td>Wells Fargo</td> <td>Rental Property</td> <td>\$ 1,042.92</td> </tr> <tr> <td style="text-align: center;">b.</td> <td>Wells Fargo</td> <td>Rental Property</td> <td>\$ 1,088.86</td> </tr> <tr> <td style="text-align: center;">c.</td> <td>See Continuation Sheet</td> <td></td> <td>\$ 12,740.58</td> </tr> <tr> <td colspan="3"></td> <td align="right">Total: Add lines a, b and c.</td> </tr> </tbody> </table>		Name of Creditor	Property Securing the Debt	60-month Average Pmt	a.	Wells Fargo	Rental Property	\$ 1,042.92	b.	Wells Fargo	Rental Property	\$ 1,088.86	c.	See Continuation Sheet		\$ 12,740.58				Total: Add lines a, b and c.	\$ 14,872.36
	Name of Creditor	Property Securing the Debt	60-month Average Pmt																			
a.	Wells Fargo	Rental Property	\$ 1,042.92																			
b.	Wells Fargo	Rental Property	\$ 1,088.86																			
c.	See Continuation Sheet		\$ 12,740.58																			
			Total: Add lines a, b and c.																			
43	Other payments on secured claims. If any of debts listed in Line 42 are secured by your primary residence, a motor vehicle, or other property necessary for your support or the support of your dependents, you may include in your deduction 1/60th of any amount (the "cure amount") that you must pay the creditor in addition to the payments listed in Line 42, in order to maintain possession of the property. The cure amount would include any sums in default that must be paid in order to avoid repossession or foreclosure. List and total any such amounts in the following chart. If necessary, list additional entries on a separate page.																					
	<table border="1" style="width:100%; border-collapse: collapse;"> <thead> <tr> <th style="width:5%;"></th> <th style="width:40%;">Name of Creditor</th> <th style="width:35%;">Property Securing the Debt</th> <th style="width:20%;">1/60th of the Cure Amount</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">a.</td> <td></td> <td></td> <td>\$</td> </tr> <tr> <td style="text-align: center;">b.</td> <td></td> <td></td> <td>\$</td> </tr> <tr> <td style="text-align: center;">c.</td> <td></td> <td></td> <td>\$</td> </tr> <tr> <td colspan="3"></td> <td align="right">Total: Add lines a, b and c.</td> </tr> </tbody> </table>		Name of Creditor	Property Securing the Debt	1/60th of the Cure Amount	a.			\$	b.			\$	c.			\$				Total: Add lines a, b and c.	\$
	Name of Creditor	Property Securing the Debt	1/60th of the Cure Amount																			
a.			\$																			
b.			\$																			
c.			\$																			
			Total: Add lines a, b and c.																			
44	Payments on priority claims. Enter the total amount of all priority claims (including priority child support and alimony claims), divided by 60.	\$																				

45	Chapter 13 administrative expenses. If you are eligible to file a case under Chapter 13, complete the following chart, multiply the amount in Line a by the amount in Line b, and enter the resulting administrative expense.		\$	
	a.	Projected average monthly Chapter 13 plan payment.		\$
	b.	Current multiplier for your district as determined under schedules issued by the Executive Office for United States Trustees. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)		X
	c.	Average monthly administrative expense of Chapter 13 case		Total: Multiply Lines a and b
			\$	
46	Total Deductions for Debt Payment. Enter the total of Lines 42 through 45.		\$ 14,872.36	
Subpart D: Total Deductions Allowed under § 707(b)(2)				
47	Total of all deductions allowed under § 707(b)(2). Enter the total of Lines 33, 41, and 46.		\$ 18,035.77	

Part VI. DETERMINATION OF § 707(b)(2) PRESUMPTION

48	Enter the amount from Line 18 (Current monthly income for § 707(b)(2))	\$ 5,458.34
49	Enter the amount from Line 47 (Total of all deductions allowed under § 707(b)(2))	\$ 18,035.77
50	Monthly disposable income under § 707(b)(2). Subtract Line 49 from Line 48 and enter the result.	\$ 0.00
51	60-month disposable income under § 707(b)(2). Multiply the amount in Line 50 by the number 60 and enter the result.	\$ 0.00
52	Initial presumption determination. Check the applicable box and proceed as directed. <input checked="" type="checkbox"/> The amount on Line 51 is less than \$6,000. Check the box for "The presumption does not arise" at the top of page 1 of this statement, and complete the verification in Part VIII. Do not complete the remainder of Part VI. <input type="checkbox"/> The amount set forth on Line 51 is more than \$10,000. Check the box for "The presumption arises" at the top of page 1 of this statement, and complete the verification in Part VIII. You may also complete Part VII. Do not complete the remainder of Part VI. <input type="checkbox"/> The amount on Line 51 is at least \$6,000, but not more than \$10,000. Complete the remainder of Part VI (Lines 53 through 55).	
53	Enter the amount of your total non-priority unsecured debt.	\$
54	Threshold debt payment amount. Multiply the amount in Line 53 by the number 0.25 and enter the result.	\$
55	Secondary presumption determination. Check the applicable box and proceed as directed. <input type="checkbox"/> The amount on Line 51 is less than the amount on Line 54. Check the box for "The presumption does not arise" at the top of page 1 of this statement, and complete the verification in Part VIII. <input type="checkbox"/> The amount on Line 51 is equal to or greater than the amount on Line 54. Check the box for "The presumption arises" at the top of page 1 of this statement, and complete the verification in Part VIII. You may also complete Part VII.	

Part VII. ADDITIONAL EXPENSE CLAIMS

56	Other Expenses. List and describe any monthly expenses, not otherwise stated in this form, that are required for the health and welfare of you and your family and that you contend should be an additional deduction from your current monthly income under § 707(b)(2)(A)(ii)(I). If necessary, list additional sources on a separate page. All figures should reflect your average monthly expense for each item. Total the expenses.	
	Expense Description	Monthly Amount
	a.	\$
	b.	\$
	c.	\$
	Total: Add Lines a, b and c	

Part VIII. VERIFICATION

57	I declare under penalty of perjury that the information provided in this statement is true and correct. <i>(If this a joint case, both debtors must sign.)</i>	
	Date: March 13, 2007	Signature: <u>/s/ Jeremy S. Angel</u> (Debtor)
	Date: _____	Signature: _____ (Joint Debtor, if any)

CHAPTER 7 STATEMENT OF CURRENT MONTHLY INCOME

Continuation Sheet - Deductions for Debt Payment

Future payments on secured claims. For each of your debts that is secured by an interest in property that you own, list the name of creditor, identify the property securing the debt, and state the Average Monthly Payment. The Average Monthly Payment is the total of all amounts contractually due to each Secured Creditor in the 60 months following the filing of the bankruptcy case, divided by 60. Mortgage debts should include payments of taxes and insurance required by the mortgage.

Name of Creditor	Property Securing the Debt	60-month Average Pmt
Chase Home Finance	Rental property	871.27
Chase Home Finance	Rental property	1,048.47
Litton Loan Service	Rental property	1,028.85
Chase Home Finance	Rental property	882.78
Chase Home Finance	Rental property	735.65
Americas Servicing Comp	Residence	2,003.70
Citizens Automobile Finance	Automobile (1)	157.73
US Bank Home Mortgage	Rental Property	262.13
Geauga Savings Bank	Rental Property	2,375.00
Geauga Savings Bank	Rental Property	2,375.00
William & Kathleen Studebaker	Rental Property	1,000.00

United States Bankruptcy Court Northern District of Ohio						Voluntary Petition																					
Name of Debtor (if individual, enter Last, First, Middle): Angel, Jeremy S.				Name of Joint Debtor (Spouse) (Last, First, Middle):																							
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names): Jeremy Angel				All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):																							
Last four digits of Soc. Sec. No./Complete EIN or other Tax I.D. No. (if more than one, state all): 9274				Last four digits of Soc. Sec. No./Complete EIN or other Tax I.D. No. (if more than one, state all):																							
Street Address of Debtor (No. & Street, City, State & Zip Code): 1914 Connect Rd Norton, OH				Street Address of Joint Debtor (No. & Street, City, State & Zip Code):																							
ZIPCODE 44203-1062				ZIPCODE																							
County of Residence or of the Principal Place of Business: Summit				County of Residence or of the Principal Place of Business:																							
Mailing Address of Debtor (if different from street address)				Mailing Address of Joint Debtor (if different from street address):																							
ZIPCODE				ZIPCODE																							
Location of Principal Assets of Business Debtor (if different from street address above):																											
ZIPCODE																											
Type of Debtor (Form of Organization) (Check one box.) <input checked="" type="checkbox"/> Individual (includes Joint Debtors) <i>See Exhibit D on page 2 of this form.</i> <input type="checkbox"/> Corporation (includes LLC and LLP) <input type="checkbox"/> Partnership <input type="checkbox"/> Other (If debtor is not one of the above entities, check this box and state type of entity below.) 		Nature of Business (Check one box.) <input type="checkbox"/> Health Care Business <input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101(51B) <input type="checkbox"/> Railroad <input type="checkbox"/> Stockbroker <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Clearing Bank <input type="checkbox"/> Other Tax-Exempt Entity (Check box, if applicable.) <input type="checkbox"/> Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code).		Chapter of Bankruptcy Code Under Which the Petition is Filed (Check one box.) <input checked="" type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 15 Petition for <input type="checkbox"/> Chapter 9 Recognition of a Foreign <input type="checkbox"/> Chapter 11 Main Proceeding <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Chapter 15 Petition for <input type="checkbox"/> Chapter 13 Recognition of a Foreign Nonmain Proceeding Nature of Debts (Check one box.) <input checked="" type="checkbox"/> Debts are primarily consumer <input type="checkbox"/> Debts are primarily debts, defined in 11 U.S.C. business debts. § 101(8) as "incurred by an individual primarily for a personal, family, or house- hold purpose."																							
Filing Fee (Check one box) <input checked="" type="checkbox"/> Full Filing Fee attached <input type="checkbox"/> Filing Fee to be paid in installments (Applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. <input type="checkbox"/> Filing Fee waiver requested (Applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.				Chapter 11 Debtors: Check one box: <input type="checkbox"/> Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). <input type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Check if: <input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts owed to non-insiders or affiliates are less than \$2 million. Check all applicable boxes: <input type="checkbox"/> A plan is being filed with this petition <input type="checkbox"/> Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).																							
Statistical/Administrative Information <input type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input checked="" type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.						THIS SPACE IS FOR COURT USE ONLY																					
Estimated Number of Creditors <table style="width: 100%; border-collapse: collapse;"> <tr> <td style="text-align: center;">1- 49</td> <td style="text-align: center;">50- 99</td> <td style="text-align: center;">100- 199</td> <td style="text-align: center;">200- 999</td> <td style="text-align: center;">1,000- 5,000</td> <td style="text-align: center;">5,001- 10,000</td> <td style="text-align: center;">10,001- 25,000</td> <td style="text-align: center;">25,001- 50,000</td> <td style="text-align: center;">50,001- 100,000</td> <td style="text-align: center;">Over 100,000</td> </tr> <tr> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input checked="" type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> </tr> </table>								1- 49	50- 99	100- 199	200- 999	1,000- 5,000	5,001- 10,000	10,001- 25,000	25,001- 50,000	50,001- 100,000	Over 100,000	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
1- 49	50- 99	100- 199	200- 999	1,000- 5,000	5,001- 10,000			10,001- 25,000	25,001- 50,000	50,001- 100,000	Over 100,000																
<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>																
Estimated Assets <input type="checkbox"/> \$0 to \$10,000 <input type="checkbox"/> \$10,000 to \$100,000 <input checked="" type="checkbox"/> \$100,000 to \$1 million <input type="checkbox"/> \$1 million to \$100 million <input type="checkbox"/> More than \$100 million																											
Estimated Liabilities <input type="checkbox"/> \$0 to \$50,000 <input type="checkbox"/> \$50,000 to \$100,000 <input checked="" type="checkbox"/> \$100,000 to \$1 million <input type="checkbox"/> \$1 million to \$100 million <input type="checkbox"/> More than \$100 million																											

VOLUNTARY PETITION

Voluntary Petition <i>(This page must be completed and filed in every case)</i>		Name of Debtor(s): Angel, Jeremy S.	
Prior Bankruptcy Case Filed Within Last 8 Years (If more than one, attach additional sheet)			
Location Where Filed: None	Case Number:	Date Filed:	
Location Where Filed: N/A	Case Number:	Date Filed:	
Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of this Debtor (If more than one, attach additional sheet)			
Name of Debtor: None	Case Number:	Date Filed:	
District:	Relationship:	Judge:	
Exhibit A (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.) <input type="checkbox"/> Exhibit A is attached and made a part of this petition.		Exhibit B (To be completed if debtor is an individual whose debts are primarily consumer debts.) I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by § 342(b) of the Bankruptcy Code. <div style="display: flex; justify-content: space-between;"> <div> X /s/ William M. Sremack <small>Signature of Attorney for Debtor(s)</small> </div> <div> 3/13/07 <small>Date</small> </div> </div>	
Exhibit C			
Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? <input type="checkbox"/> Yes, and Exhibit C is attached and made a part of this petition. <input checked="" type="checkbox"/> No			
Exhibit D			
(To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) <input checked="" type="checkbox"/> Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: <input type="checkbox"/> Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition.			
Information Regarding the Debtor - Venue (Check any applicable box.)			
<input checked="" type="checkbox"/> Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. <input type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. <input type="checkbox"/> Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.			
Statement by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes.)			
<input type="checkbox"/> Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) <div style="text-align: center; margin-top: 10px;"> <hr style="width: 80%; margin: 0 auto;"/> (Name of landlord or lessor that obtained judgment) </div> <div style="text-align: center; margin-top: 10px;"> <hr style="width: 80%; margin: 0 auto;"/> (Address of landlord or lessor) </div> <input type="checkbox"/> Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and <input type="checkbox"/> Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.			

Voluntary Petition*(This page must be completed and filed in every case)*Name of Debtor(s):
Angel, Jeremy S.**Signatures****Signature(s) of Debtor(s) (Individual/Joint)**

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under Chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X /s/ Jeremy S. Angel

Signature of Debtor

Jeremy S. Angel**X**

Signature of Joint Debtor

Telephone Number (If not represented by attorney)

March 13, 2007

Date

Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only **one** box.)

☐ I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached.

☐ Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

X

Signature of Foreign Representative

X

Printed Name of Foreign Representative

Date

Signature of Attorney**X** /s/ William M. Sremack

Signature of Attorney for Debtor(s)

William M. Sremack 0006832

Printed Name of Attorney for Debtor(s)

William M. Sremack Co., LPA

Firm Name

2745 S Arlington Rd

Address

Akron, OH 44312-4713**(330) 644-0061**

Telephone Number

March 13, 2007

Date

Signature of Non-Attorney Petition Preparer

I declare under penalty of perjury that: 1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; 2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h) and 342(b); 3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19B is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social Security Number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)

Address

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

X

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose social security number is provided above.

Date

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. § 110; 18 U.S.C. § 156.

**United States Bankruptcy Court
Northern District of Ohio**

IN RE:

Case No. _____

Angel, Jeremy S.Chapter **7**

Debtor(s)

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE
WITH CREDIT COUNSELING REQUIREMENT**

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

☒ 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*

☐ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.*

☐ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Must be accompanied by a motion for determination by the court.][Summarize exigent circumstances here.]*

If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.

☐ 4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]*

- ☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);
- ☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);
- ☐ Active military duty in a military combat zone.

☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: /s/ Jeremy S. Angel

Date: **March 13, 2007**

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE

**United States Bankruptcy Court
Northern District of Ohio**

IN RE:

Case No. _____

Angel, Jeremy S.Chapter **7**

Debtor(s)

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NUMBER OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	3	\$ 744,400.00		
B - Personal Property	Yes	2	\$ 103,554.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	3		\$ 892,340.76	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		\$ 0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	8		\$ 21,775.51	
G - Executory Contracts and Unexpired Leases	Yes	5			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			\$ 3,376.44
J - Current Expenditures of Individual Debtor(s)	Yes	1			\$ 3,476.00
TOTAL		26	\$ 847,954.00	\$ 914,116.27	

**United States Bankruptcy Court
Northern District of Ohio**

IN RE:

Case No. _____

Angel, Jeremy S.Chapter **7**

Debtor(s)

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$ 0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E) (whether disputed or undisputed)	\$ 0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E)	\$ 0.00
Student Loan Obligations (from Schedule F)	\$ 0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$ 0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$ 0.00
TOTAL	\$ 0.00

State the following:

Average Income (from Schedule I, Line 16)	\$ 3,376.44
Average Expenses (from Schedule J, Line 18)	\$ 3,476.00
Current Monthly Income (from Form 22A Line 12; OR , Form 22B Line 11; OR , Form 22C Line 20)	\$ 5,458.34

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ 169,651.05
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$ 0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$ 0.00
4. Total from Schedule F		\$ 21,775.51
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$ 191,426.56

Debtor(s) _____

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H" for Husband, "W" for Wife, "J" for Joint or "C" for Community in the column labeled "HWJC." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HWJC	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
1178 Tampa Ave., Akron, OH 44314, and more fully described as: Situating in the City of Akron, County of Summit and State of Ohio, and described as follows: And known as being Lot Number Forty-Five (45) in Schaeffer's Heights, as recorded in Plat Book 27, Pages 72 and 73, Summit County Records. Be the same more or less, but subject to all legal highways. Parcel Number: 68-15834 RTN: 070031510001000			56,800.00	52,275.91
1433 4th St., NE, Canton, OH 44704, and more fully described as: Situating in the City of Canton, County of Stark and State of Ohio: And known as and being one hundred twenty (120) feet off the south end of Lot Number Eleven Hundred Forty-Two (1142) in the City of Canton, Ohio. Parcel No. 02-15848			39,200.00	52,966.57
1551 White Avenue, Akron, OH 44320, and more fully described as: Situating in the City of Akron, County of Summit and State of Ohio and known as being all of Lot Number Eleven (11) of a re-allotment of Lots Number 16, 17, 19, 20 of the Louis S. Sweitzer's Subdivision as recorded in Plat Book 6, Page 64, as shown on a map made for Nicholas Tressel, Sept. 1924 and recorded in Summit County Records of Plats, Book 32, Page 44 of Summit County Records. Permanent Parcel No. 68-23313 040086707002000			47,300.00	61,730.77
158-162 Willard St., Akron, OH 44305, and more fully described as: Situating in the City of Akron, County of Summit and State of Ohio, and being all of lots numbers 236, 237, 249 and 250 in the Re-Allotment and Second Addition to Irvin Park Allotment, as recorded in Plat Book 17, Page 26, Summit County Records, be the same more or less, but subject to all legal highways. Permanent Parcel No. 68-30265 and 68-30266 060098201007000 060098201008000			95,300.00	202,500.00
1914 Connect Rd., Norton, OH 44203, and more fully described as: Situating in the City of Norton, County of Summit and State of Ohio: And known as Lot No. 19 in the Summit Allotment, Plat Book 45, Page 192, Summit County Records. PN: 47-00165 PPN: NO0023003003000			125,000.00	120,222.20
TOTAL			744,400.00	

(Report also on Summary of Schedules)

Debtor(s)

SCHEDULE A - REAL PROPERTY
(Continuation Sheet)

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	H W J C	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
193-201 Berman Ave., Akron, OH 44305, and more fully described as: SEE ATTACHED LEGAL DESCRIPTION			107,100.00	202,500.00
194-202 Berman Ave., Akron, OH 44305, and more fully described as: Situating in the City of Akron, County of Summit and State of Ohio, and being all of lots numbers 236, 237, 249 and 250 in the Re-Allotment and Second Addition to Irvin Park Allotment, as recorded in Plat Book 17, Page 26, Summit County Records, be the same more or less, but subject to all legal highways. Permanent Parcel No. 68-30265 and 68-30266 060098201007000 060098201008000			101,200.00	202,500.00
406 Iowa Ave., NW, Warren, OH 44485, and more fully described as: Situated in the City of Warren, County of Trumbull and State of Ohio, and known as being Lot No. 200 in Oak Grove Addition as recorded in Volume 6 of Plats, Page 6, Trumbull County Records. Said part lot has a frontage of fifty (50) feet on the east line of Iowa Avenue and extends back on its north line one hundred (100) feet, and on its south line one hundred (100) feet, which is also on the north line of Ward Avenue, having a rear line of fifty (50) feet, as appears by said plat, be the same more or less, but subject to all legal highways. Said premises are further known for street numbering purposes as 406 Iowa Avenue NW, Warren, OH 44485, and also as Trumbull County Auditor Permanent Parcel No. 39-146962.			31,800.00	15,728.07
566 Sharon St., Akron, OH 44314, and more fully described as: SEE ATTACHED LEGAL DESCRIPTION			36,700.00	62,908.31
644 Day Street, Akron, OH 44305, and more fully described as: Situating in the City of Akron, County of Summit and State of Ohio: And known as Lot Number Twenty Four (24) of Auble Subdivision of Lot Eight (8) Brown Tract Seven (7) as surveyed by W.D. Chapman and recorded in Summit County Records, Plat Book Five (5), Page Eight (8), be the same more or less, but subject to all legal highways. Permanent Parcel No. 67-48156 030112901017000			37,000.00	62,575.03
799 Kenyon St., Akron, OH 44311, and more fully described as: SEE ATTACHED LEGAL DESCRIPTION			38,000.00	44,138.94
982 East Ave., Akron, OH 44314, and more fully described as: Situating in the City of Akron, County of Summit and State of Ohio: and known as being part of Lot #18 West of Portage Path, bounded and described as follows, to-wit; Beginning at an iron pin set in the West line of East Avenue at the Southeast corner of City View Allotment as recorded in Plat Book 13, Page 35 of the Summit County Records; thence S. 86 degrees and 36' W. along the South side of said allotment 96.38 feet to a stake; thence S. 5 degrees 24' E. 44.39 feet to a stake; thence N. 86 degrees 36' E. 99.83 feet to a stake set in the West line of East Avenue; thence N. 6 degrees 30' W. along the West line of East Avenue 44.43 feet to a place of beginning, containing 0.10 acre of land, as surveyed by J.A. Gehres on November 4, 1909,			29,000.00	65,331.43

SCHEDULE A - REAL PROPERTY

Debtor(s)

SCHEDULE A - REAL PROPERTY
(Continuation Sheet)

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	H W J C	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
be the same more or less, but subject to all legal highways. Permanent Parcel No. 68-33880 040097001016000				

Debtor(s)

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H" for Husband, "W" for Wife, "J" for Joint, or "C" for Community in the column labeled "HWJC." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." In providing the information requested in this schedule, do not include the name or address of a minor child. Simply state "a minor child."

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	H W J C	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand.	X			
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Geauga Savings Bank Checking Account		5.00
		U.S. Bank Checking Account		82.00
		U.S. Bank Savings Account		97.00
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, include audio, video, and computer equipment.		Household goods and furnishings		770.00
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6. Wearing apparel.		Clothing		200.00
7. Furs and jewelry.	X			
8. Firearms and sports, photographic, and other hobby equipment.	X			
9. Interest in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		Term life insurance policy through employer		0.00
		Western Southern Life Insurance Policy (Beneficiary is Debtor's Daughter)		2,000.00
10. Annuities. Itemize and name each issue.	X			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(3). 11 U.S.C. § 521(c); Rule 1007(b)).	X			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize.		401K through employer		53,000.00
		Employee Stock Purchase Plan through employer (30 Shares)		30,000.00
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14. Interests in partnerships or joint ventures. Itemize.	X			
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
16. Accounts receivable.	X			

SCHEDULE B - PERSONAL PROPERTY

Debtor(s) _____

SCHEDULE B - PERSONAL PROPERTY
(Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	H W J C	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
17. Alimony, maintenance, support, and property settlements in which the debtor is or may be entitled. Give particulars.	X			
18. Other liquidated debts owing debtor including tax refunds. Give particulars.	X			
19. Equitable or future interest, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	X			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.		2006 Income Tax Refund		7,000.00
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) in customer lists or similar compilations provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		2002 Chevrolet Truck		10,000.00
26. Boats, motors, and accessories.		1969 Carver IB/OB Runabout Boat		200.00
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.		Computer		200.00
29. Machinery, fixtures, equipment, and supplies used in business.	X			
30. Inventory.	X			
31. Animals.	X			
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.	X			
TOTAL				103,554.00

0 continuation sheets attached

(Include amounts from any continuation sheets attached.
Report total also on Summary of Schedules.)

SCHEDULE B - PERSONAL PROPERTY

Debtor(s)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPTDebtor elects the exemptions to which debtor is entitled under:
(Check one box)☐ Check if debtor claims a homestead exemption that exceeds \$125,000.

- ☐ 11 U.S.C. § 522(b)(2)
☒ 11 U.S.C. § 522(b)(3)

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTIONS
<u>SCHEDULE A - REAL PROPERTY</u>			
1914 Connect Rd., Norton, OH 44203, and more fully described as: Situating in the City of Norton, County of Summit and State of Ohio: And known as Lot No. 19 in the Summit Allotment, Plat Book 45, Page 192, Summit County Records. PN: 47-00165 PPN: NO0023003003000	R.C. § 2329.66(A)(1)(b)	5,000.00	125,000.00
<u>SCHEDULE B - PERSONAL PROPERTY</u>			
Gauga Savings Bank Checking Account	R.C. § 2329.66(A)(4)(a)	5.00	5.00
U.S. Bank Checking Account	R.C. § 2329.66(A)(4)(a)	82.00	82.00
U.S. Bank Savings Account	R.C. § 2329.66(A)(4)(a)	97.00	97.00
Household goods and furnishings	R.C. § 2329.66(A)(4)(b)	770.00	770.00
Clothing	R.C. § 2329.66(A)(3)	200.00	200.00
Western Southern Life Insurance Policy (Beneficiary is Debtor's Daughter)	R.C. §§ 3917.05, 2329.66(A)(6)(c)	2,000.00	2,000.00
401K through employer	R.C. § 2329.66(A)(10)(c)	53,000.00	53,000.00
Employee Stock Purchase Plan through employer (30 Shares)	R.C. § 2329.66(A)(10)(c)	30,000.00	30,000.00
2006 Income Tax Refund	R.C. § 2329.66(A)(4)(a)	216.00	7,000.00
2002 Chevrolet Truck	R.C. § 2329.66(A)(2)	1,000.00	10,000.00
1969 Carver IB/OB Runabout Boat	R.C. § 2329.66(A)(18)	200.00	200.00
Computer	R.C. § 2329.66(A)(18)	200.00	200.00

IN RE Angel, Jeremy S.

Case No. _____

Debtor(s)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112. If "a minor child" is stated, also include the name, address, and legal relationship to the minor child of a person described in Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H – Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. 1205233802 Americas Servicing Comp PO Box 10388 Des Moines, IA 50306-0388		First mortgage on 1914 Connect Rd., Norton, OH 44203 VALUE \$ 125,000.00				120,222.20	
ACCOUNT NO. 0019749316 Chase Home Finance PO Box 78116 Phoenix, AZ 85062-8116		First mortgage on 1178 Tampa, Akron, OH 44314 VALUE \$ 56,800.00				52,275.91	
ACCOUNT NO. 0019749340 Chase Home Finance PO Box 78116 Phoenix, AZ 85062-8116		First mortgage on 566 Sharon St., Akron, OH 44314 VALUE \$ 36,700.00				62,908.31	26,208.31
ACCOUNT NO. 1687463012 Chase Home Finance PO Box 830016 Baltimore, MD 21283-0016		First mortgage on 1433 4th St., NE, Canton, OH 44704 VALUE \$ 39,200.00				52,966.57	13,766.57
Subtotal (Total of this page)						\$ 288,372.99	\$ 39,974.88
Total (Use only on last page of the completed Schedule D. Report also on the Summary of Schedules, and if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)						\$	\$

2 continuation sheets attached

IN RE Angel, Jeremy S.

Case No. _____

Debtor(s)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER. <i>(See Instructions Above.)</i>	CODEBITOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. 1687479307 Chase Home Finance PO Box 830016 Baltimore, MD 21283-0016		First mortgage on 799 Kenyon St., Akron, OH 44314 VALUE \$ 38,000.00				44,138.94	6,138.94
ACCOUNT NO. 27100002710680626 Citizens Automobile Finance PO Box 42113 Providence, RI 02940-2113		Purchase of a 2002 Chevrolet Truck VALUE \$ 10,000.00				9,463.53	
ACCOUNT NO. 500017406332 Geauga Savings Bank 10800 Kinsman Rd Newbury, OH 44065-9744		First mortgage on 158-162 Willard St., Akron, OH 44305 VALUE \$ 95,300.00				142,500.00	47,200.00
ACCOUNT NO. 500017406331 Geauga Savings Bank 10800 Kinsman Rd Newbury, OH 44065-9744		First mortgage on 193-202 Berman Ave., Akron, OH 44305 VALUE \$ 208,300.00				142,500.00	
ACCOUNT NO. 0016673428 Litton Loan Service PO Box 4387 Houston, TX 77210-4387		First mortgage on 1551 White, Akron, OH 44320 VALUE \$ 47,300.00				61,730.77	14,430.77
ACCOUNT NO. 7892425146 US Bank Home Mortgage PO Box 20005 Owensboro, KY 42304-0005		First mortgage on 406 Iowa Ave, Warren, OH 44485 VALUE \$ 31,800.00				15,728.07	
ACCOUNT NO. 0148399439 Wells Fargo PO Box 5296 Carol Stream, IL 60197-5296		First mortgage on 644 Day St., Akron, OH 44305 VALUE \$ 37,000.00				62,575.03	25,575.03

Sheet no. 1 of 2 continuation sheets attached to
Schedule of Creditors Holding Secured Claims

Subtotal
(Total of this page)

\$ **478,636.34** \$ **93,344.74**

Total
(Use only on last page of the completed Schedule D. Report also on
the Summary of Schedules, and if applicable, on the Statistical
Summary of Certain Liabilities and Related Data.)

\$ \$

IN RE Angel, Jeremy S.

Case No. _____

Debtor(s)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBITOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. 0148899636 Wells Fargo PO Box 5296 Carol Stream, IL 60197-5296		First mortgage on 982 East Avenue, Akron, OH 44314 VALUE \$ 29,000.00				65,331.43	36,331.43
ACCOUNT NO. William & Kathleen Studebaker 4970 Patricia Dr Akron, OH 44319-3922		Promissory Note on apartments VALUE \$ 303,600.00				60,000.00	
ACCOUNT NO.							
		VALUE \$					
ACCOUNT NO.							
		VALUE \$					
ACCOUNT NO.							
		VALUE \$					
ACCOUNT NO.							
		VALUE \$					
ACCOUNT NO.							
		VALUE \$					

Sheet no. 2 of 2 continuation sheets attached to
Schedule of Creditors Holding Secured Claims

Subtotal
(Total of this page) \$ **125,331.43** \$ **36,331.43**

(Use only on last page of the completed Schedule D. Report also on
the Summary of Schedules, and if applicable, on the Statistical
Summary of Certain Liabilities and Related Data.)

Total
\$ **892,340.76** \$ **169,651.05**

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112. If "a minor child" is stated, also include the name, address, and legal relationship to the minor child of a person described in Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts who file a case under chapter 7 or 13 report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts who file a case under chapter 7 report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☒ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)☐ **Domestic Support Obligations**

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

☐ **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

☐ **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,000* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

☐ **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to \$4,925* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

☐ **Deposits by individuals**

Claims of individuals up to \$2,225* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

☐ **Taxes and Certain Other Debts Owed to Governmental Units**

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

☐ **Commitments to Maintain the Capital of an Insured Depository Institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

☐ **Claims for Death or Personal Injury While Debtor Was Intoxicated**

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

* Amounts are subject to adjustment on April 1, 2007, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

 0 continuation sheets attached

IN RE Angel, Jeremy S.

Case No. _____

Debtor(s)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112. If "a minor child" is stated, also include the name, address, and legal relationship to the minor child of a person described in Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts filing a case under chapter 7, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 04-2485-303 Akron Public Utilities 146 S. High St. PO Box 3665 Akron, OH 44309-3665		Utility service at 1178 Tampa				261.76
ACCOUNT NO. 10-1043.303 Akron Public Utilities 146 S. High St. PO Box 3665 Akron, OH 44309-3665		Utility service at 1551 White				91.65
ACCOUNT NO. 18-0725.305 Akron Public Utilities 146 S. High St. PO Box 3665 Akron, OH 44309-3665		Utility service at 644 Day St.				54.37
ACCOUNT NO. 15-0615.302 Akron Public Utilities 146 S. High St. PO Box 3665 Akron, OH 44309-3665		Utility service at 182 Willard				304.90
Subtotal (Total of this page)						\$ 712.68
Total (Use only on last page of the completed Schedule F. Report also on the Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)						\$

7 continuation sheets attached

IN RE Angel, Jeremy S.

Case No. _____

Debtor(s) _____

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 15-0614.302 Akron Public Utilities 146 S. High St. PO Box 3665 Akron, OH 44309-3665		Utility service at 180 Willard				143.09
ACCOUNT NO. 15-013.302 Akron Public Utilities 146 S. High St. PO Box 3665 Akron, OH 44309-3665		Utility service at 178 Willard				460.63
ACCOUNT NO. 15-0612.302 Akron Public Utilities 146 S. High St. PO Box 3665 Akron, OH 44309-3665		Utility service at 176 Willard				113.18
ACCOUNT NO. 15-0611.302 Akron Public Utilities 146 S. High St. PO Box 3665 Akron, OH 44309-3665		Utility service at 174 Willard				230.30
ACCOUNT NO. 15-0610.302 Akron Public Utilities 146 S. High St. PO Box 3665 Akron, OH 44309-3665		Utility service at 172 Willard				231.34
ACCOUNT NO. 15-0609.302 Akron Public Utilities 146 S. High St. PO Box 3665 Akron, OH 44309-3665		Utility service at 170 Willard				125.46
ACCOUNT NO. 15-0608.302 Akron Public Utilities 146 S. High St. PO Box 3665 Akron, OH 44309-3665		Utility service at 162 Willard				1,325.83

Sheet no. 1 of 7 continuation sheets attached to
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal
(Total of this page) \$ **2,629.83**

(Use only on last page of the completed Schedule F. Report also on
the Summary of Schedules, and if applicable, on the Statistical
Summary of Certain Liabilities and Related Data.) \$

IN RE Angel, Jeremy S.

Case No. _____

Debtor(s) _____

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 15-0607.302 Akron Public Utilities 146 S. High St. PO Box 3665 Akron, OH 44309-3665		Utility service at 160 Willard				215.35
ACCOUNT NO. 15-0606.302 Akron Public Utilities 146 S. High St. PO Box 3665 Akron, OH 44309-3665		Utility service at 158 Willard				1.00
ACCOUNT NO. 15-0469.302 Akron Public Utilities 146 S. High St. PO Box 3665 Akron, OH 44309-3665		Utility service at 193 Berman				564.14
ACCOUNT NO. 15-0470.302 Akron Public Utilities 146 S. High St. PO Box 3665 Akron, OH 44309-3665		Utility service at 194 Berman				131.38
ACCOUNT NO. 15-0471.302 Akron Public Utilities 146 S. High St. PO Box 3665 Akron, OH 44309-3665		Utility service at 195 Berman				367.42
ACCOUNT NO. 15-0472.302 Akron Public Utilities 146 S. High St. PO Box 3665 Akron, OH 44309-3665		Utility service at 196 Berman				117.22
ACCOUNT NO. 15-0473.302 Akron Public Utilities 146 S. High St. PO Box 3665 Akron, OH 44309-3665		Utility service at 197 Berman				180.53

Sheet no. 2 of 7 continuation sheets attached to
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal
(Total of this page) \$ **1,577.04**

(Use only on last page of the completed Schedule F. Report also on
the Summary of Schedules, and if applicable, on the Statistical
Summary of Certain Liabilities and Related Data.) \$

IN RE Angel, Jeremy S.

Case No. _____

Debtor(s) _____

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 15-0474.302 Akron Public Utilities 146 S. High St. PO Box 3665 Akron, OH 44309-3665		Utility service at 198 Berman				77.00
ACCOUNT NO. 15-0475.302 Akron Public Utilities 146 S. High St. PO Box 3665 Akron, OH 44309-3665		Utility service at 199 Berman				36.83
ACCOUNT NO. 15-0476.302 Akron Public Utilities 146 S. High St. PO Box 3665 Akron, OH 44309-3665		Utility service at 200 Berman				139.73
ACCOUNT NO. 15-0477.302 Akron Public Utilities 146 S. High St. PO Box 3665 Akron, OH 44309-3665		Utility service at 201 Berman				48.55
ACCOUNT NO. 15-0478.302 Akron Public Utilities 146 S. High St. PO Box 3665 Akron, OH 44309-3665		Utility service at 202 Berman				32.18
ACCOUNT NO. 13-0578.303 Akron Public Utilities 146 S. High St. PO Box 3665 Akron, OH 44309-3665		Utility service at 982 East Avenue				144.00
ACCOUNT NO. 10200303 Akron Public Utilities 146 S. High St. PO Box 3665 Akron, OH 44309-3665		Utility service at 799 Kenyon				451.76

Sheet no. 3 of 7 continuation sheets attached to
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal
(Total of this page) \$ **930.05**

(Use only on last page of the completed Schedule F. Report also on
the Summary of Schedules, and if applicable, on the Statistical
Summary of Certain Liabilities and Related Data.) \$

IN RE Angel, Jeremy S.

Case No. _____

Debtor(s)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 40505.303 Akron Public Utilities 146 S. High St. PO Box 3665 Akron, OH 44309-3665		Utility service at 566 Sharon St.				271.01
ACCOUNT NO. Alicia Jones 195 Berman Ave Akron, OH 44305-3223		Potential claim - Landlord/Tenant relationship				0.00
ACCOUNT NO. Betty Ritchie 196 1/2 Berman Ave Akron, OH 44305-3224		Potential claim - Landlord/Tenant relationship				0.00
ACCOUNT NO. Carol James 160 Willard St Akron, OH 44305-3242		Potential claim - Landlord/Tenant relationship				0.00
ACCOUNT NO. Charles Myers 644 Day St Akron, OH 44305-1504		Potential claim - Landlord/Tenant relationship				0.00
ACCOUNT NO. 5424-1804-7704-6319 Citi Cards PO Box 183068 Columbus, OH 43218-3068		Miscellaneous credit card purchases				12,828.34
ACCOUNT NO. 8500025114108 Dominion East Ohio PO Box 26666 Richmond, VA 23261-6666		Gas service at 196 Berman St., Akron, OH 44305				1,042.11

Sheet no. 4 of 7 continuation sheets attached to
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal
(Total of this page) \$ **14,141.46**

(Use only on last page of the completed Schedule F. Report also on
the Summary of Schedules, and if applicable, on the Statistical
Summary of Certain Liabilities and Related Data.) \$

IN RE Angel, Jeremy S.

Case No. _____

Debtor(s) _____

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 8500025114151 Dominion East Ohio PO Box 26666 Richmond, VA 23261-6666		Gas service at 170 Willard St., Akron, OH 44305				774.89
ACCOUNT NO. Elizabeth Campbell 174 Willard St Akron, OH 44305-3257		Potential claim - Landlord/Tenant relationship				0.00
ACCOUNT NO. Lisa Smith 197 Berman Ave Akron, OH 44305-3223		Potential claim - Landlord/Tenant relationship				0.00
ACCOUNT NO. Lisa Sweet John Lee 1178 Tampa Ave Akron, OH 44314-1423		Potential claim - Landlord/Tenant relationship				0.00
ACCOUNT NO. Melinda Leichleter 196 Berman Ave Akron, OH 44305-3224		Potential claim - Landlord/Tenant relationship				0.00
ACCOUNT NO. 037392 Metro Disposal 10330 Brecksville Rd Brecksville, OH 44141-3338		Garbage disposal service at apartments				687.20
ACCOUNT NO. Michelle Lindsay 178 Willard St Akron, OH 44305-3257		Potential claim - Landlord/Tenant relationship				0.00

Sheet no. 5 of 7 continuation sheets attached to
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal
(Total of this page) \$ **1,462.09**

(Use only on last page of the completed Schedule F. Report also on
the Summary of Schedules, and if applicable, on the Statistical
Summary of Certain Liabilities and Related Data.) \$

IN RE Angel, Jeremy S.

Case No. _____

Debtor(s) _____

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.		Potential claim - Landlord/Tenant relationship				
Michelle Perine 202 Berman Ave Akron, OH 44305-3224						0.00
ACCOUNT NO.		Potential claim - Landlord/Tenant relationship				
Miguel Juarez 200 Berman Ave Akron, OH 44305-3224						0.00
ACCOUNT NO. 110042389541		Electric service at 196 Berman				
Ohio Edison PO Box 3637 Akron, OH 44309-3637						222.45
ACCOUNT NO. 110042392008		Electric service at 170 Willard				
Ohio Edison PO Box 3637 Akron, OH 44309-3637						99.91
ACCOUNT NO.		Potential claim - Landlord/Tenant relationship				
Queen Pullium 1551 White Ave Akron, OH 44307-1075						0.00
ACCOUNT NO.		Potential claim - Landlord/Tenant relationship				
Sara & Tom Cartweight 180 Willard St Akron, OH 44305-3257						0.00
ACCOUNT NO.		Potential claim - Landlord/Tenant relationship				
Valerie Decker And Occupants 406 Iowa Ave NW Warren, OH 44485-2608						0.00

Sheet no. 6 of 7 continuation sheets attached to
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal
(Total of this page) \$ **322.36**

(Use only on last page of the completed Schedule F. Report also on
the Summary of Schedules, and if applicable, on the Statistical
Summary of Certain Liabilities and Related Data.) \$

IN RE Angel, Jeremy S.

Case No. _____

Debtor(s)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.		Potential claim - Landlord/Tenant relationship				
Walter Woods 170 1/2 Willard St Akron, OH 44305-3257						0.00
ACCOUNT NO.		Potential claim - Landlord/Tenant relationship				
William James 170 Willard St Akron, OH 44305-3257						0.00
ACCOUNT NO.						
ACCOUNT NO.						
ACCOUNT NO.						
ACCOUNT NO.						
ACCOUNT NO.						

Sheet no. 7 of 7 continuation sheets attached to
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal
(Total of this page) \$

(Use only on last page of the completed Schedule F. Report also on
the Summary of Schedules, and if applicable, on the Statistical
Summary of Certain Liabilities and Related Data.) \$

21,775.51

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112; Fed.R. Bankr. P. 1007(m).

☐ Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE OF OTHER PARTIES TO LEASE OR CONTRACT	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.
Sprint	Cell Phone Contract - Contract is Accepted
Ohio Edison PO Box 3637 Akron, OH 44309-3637	Electric service at 170 Willard St., Akron, OH 44305 (Acct No. 110042392008) - Contract is rejected.
Ohio Edison PO Box 3637 Akron, OH 44309-3637	Electric service at 196 Berman St., Akron, OH 44305 (Acct No. 110042389541) - Contract is rejected.
Metro Disposal 10330 Brecksville Rd Brecksville, OH 44141-3338	Garbage disposal service (Acct No. 037392) - Contract is rejected.
Dominion East Ohio PO Box 26666 Richmond, VA 23261-6666	Gas service at 170 Willard St., Akron, OH 44305 (Acct No. 8500025114151) - Contract is rejected.
Dominion East Ohio PO Box 26666 Richmond, VA 23261-6666	Gas service at 196 Berman St., Akron, OH 44305 (Acct No. 8500025114108) - Contract is rejected.
Alicia Jones 195 Berman Ave Akron, OH 44305-3223	Landlord/Tenant relationship - Contract is rejected.
Betty Ritchie 196 1/2 Berman Ave Akron, OH 44305-3224	Landlord/Tenant relationship - Contract is rejected.
Carol James 160 Willard St Akron, OH 44305-3242	Landlord/Tenant relationship - Contract is rejected.
Charles Myers 644 Day St Akron, OH 44305-1504	Landlord/Tenant relationship - Contract is rejected.
Elizabeth Campbell 174 Willard St Akron, OH 44305-3257	Landlord/Tenant relationship - Contract is rejected.
Lisa Smith 197 Berman Ave Akron, OH 44305-3223	Landlord/Tenant relationship - Contract is rejected.
Lisa Sweet John Lee 1178 Tampa Ave Akron, OH 44314-1423	Landlord/Tenant relationship - Contract is rejected.
Melinda Leichter 196 Berman Ave Akron, OH 44305-3224	Landlord/Tenant relationship - Contract is rejected.
Michelle Lindsay 178 Willard St Akron, OH 44305-3257	Landlord/Tenant relationship - Contract is rejected.
Michelle Perine 202 Berman Ave Akron, OH 44305-3224	Landlord/Tenant relationship - Contract is rejected.
Miguel Juarez	Landlord/Tenant relationship - Contract is rejected.

Case No. _____

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES
(Continuation Sheet)

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE OF OTHER PARTIES TO LEASE OR CONTRACT	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.
<p>200 Berman Ave Akron, OH 44305-3224</p> <p>Queen Pullium 1551 White Ave Akron, OH 44307-1075</p> <p>Sara & Tom Cartwright 180 Willard St Akron, OH 44305-3257</p> <p>Valerie Decker And Occupants 406 Iowa Ave NW Warren, OH 44485-2608</p> <p>Walter Woods 170 1/2 Willard St Akron, OH 44305-3257</p> <p>William James 170 Willard St Akron, OH 44305-3257</p> <p>Akron Public Utilities 146 S. High St. PO Box 3665 Akron, OH 44309-3665</p> <p>Lisa Sweet John Lee 1178 Tampa Ave Akron, OH 44314-1423</p> <p>Akron Public Utilities 146 S. High St. PO Box 3665 Akron, OH 44309-3665</p> <p>Queen Pullium 1551 White Ave Akron, OH 44307-1075</p> <p>Akron Public Utilities 146 S. High St. PO Box 3665 Akron, OH 44309-3665</p> <p>Akron Public Utilities 146 S. High St. PO Box 3665 Akron, OH 44309-3665</p> <p>Carol James 160 Willard St Akron, OH 44305-3242</p> <p>Akron Public Utilities 146 S. High St. PO Box 3665 Akron, OH 44309-3665</p> <p>Akron Public Utilities 146 S. High St. PO Box 3665 Akron, OH 44309-3665</p>	<p>Landlord/Tenant relationship - Contract is rejected.</p> <p>Landlord/Tenant relationship - Contract is rejected.</p> <p>Landlord/Tenant relationship - Contract is rejected.</p> <p>Landlord/Tenant relationship - Contract is rejected.</p> <p>Landlord/Tenant relationship - Contract is rejected.</p> <p>Utility service at 1178 Tampa, Akron, OH 44314 (Acct No. 04-2485-303 - Contract is rejected.</p> <p>Utility service at 1551 White St., Akron, Ohio 44307 (Acct No. 10-1043.303) - Contract is rejected.</p> <p>Utility service at 158 Willard St., Akron, OH 44305 (Acct No. 15-0606.302) - Contract is rejected.</p> <p>Utility service at 160 Willard St., Akron, OH 44305 (Acct No. 15-0607.302) - Contract is rejected.</p> <p>Utility service at 162 Willard St., Akron, OH 44305 (Acct No. 15-608.302) - Contract is rejected.</p> <p>Utility service at 170 Willard St., Akron, OH 44305 (Acct No. 15-0609.302) - Contract is rejected.</p>

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES
(Continuation Sheet)

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE OF OTHER PARTIES TO LEASE OR CONTRACT	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.
Walter Woods 170 1/2 Willard St Akron, OH 44305-3257	
William James 170 Willard St Akron, OH 44305-3257	
Akron Public Utilities 146 S. High St. PO Box 3665 Akron, OH 44309-3665	Utility service at 172 Willard St., Akron, OH 44305 (Acct No. 15-0610.302) - Contract is rejected.
Akron Public Utilities 146 S. High St. PO Box 3665 Akron, OH 44309-3665	Utility service at 174 Willard St., Akron, OH 44305 (Acct No. 15-0611.302) - Contract is rejected.
Elizabeth Campbell 174 Willard St Akron, OH 44305-3257	
Akron Public Utilities 146 S. High St. PO Box 3665 Akron, OH 44309-3665	Utility service at 176 Willard St., Akron, OH 44305 (Acct No. 15-0612.302) - Contract is rejected.
Akron Public Utilities 146 S. High St. PO Box 3665 Akron, OH 44309-3665	Utility service at 178 Willard St., Akron, OH 44305 (Acct No. 15-013.302) - Contract is rejected.
Michelle Lindsay 178 Willard St Akron, OH 44305-3257	
Akron Public Utilities 146 S. High St. PO Box 3665 Akron, OH 44309-3665	Utility service at 180 Willard St., Akron, OH 44305 (Acct No. 15-0614.302) - Contract is rejected.
Sara & Tom Cartwright 180 Willard St Akron, OH 44305-3257	
Akron Public Utilities 146 S. High St. PO Box 3665 Akron, OH 44309-3665	Utility service at 182 Willard St., Akron, OH 44305 (Acct No. 15-0615.302) - Contract is rejected.
Akron Public Utilities 146 S. High St. PO Box 3665 Akron, OH 44309-3665	Utility service at 193 Berman St., Akron, OH 44305 (Acct No. 15-0469.302) - Contract is rejected.
Akron Public Utilities 146 S. High St. PO Box 3665 Akron, OH 44309-3665	Utility service at 194 Berman St., Akron, OH 44305 (Acct No. 15-0470.302) - Contract is rejected.
Akron Public Utilities 146 S. High St. PO Box 3665 Akron, OH 44309-3665	Utility service at 195 Berman St., Akron, OH 44305 (Acct No. 15-0471.302) - Contract is rejected.

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES
(Continuation Sheet)

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE OF OTHER PARTIES TO LEASE OR CONTRACT	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.
Alicia Jones 195 Berman Ave Akron, OH 44305-3223 Akron Public Utilities 146 S. High St. PO Box 3665 Akron, OH 44309-3665	Utility service at 196 Berman St., Akron, OH 44305 (Acct No. 15-0472.302) - Contract is rejected.
Betty Ritchie 196 1/2 Berman Ave Akron, OH 44305-3224	
Melinda Leichleter 196 Berman Ave Akron, OH 44305-3224 Akron Public Utilities 146 S. High St. PO Box 3665 Akron, OH 44309-3665	Utility service at 197 Berman St., Akron, OH 44305 (Acct No. 15-0473.302) - Contract is rejected.
Lisa Smith 197 Berman Ave Akron, OH 44305-3223 Akron Public Utilities 146 S. High St. PO Box 3665 Akron, OH 44309-3665	Utility service at 198 Berman St., Akron, OH 44305 (Acct No. 15-0474.302) - Contract is rejected.
Akron Public Utilities 146 S. High St. PO Box 3665 Akron, OH 44309-3665	Utility service at 199 Berman St., Akron, OH 44305 (Acct No. 15-0475.302) - Contract is rejected.
Akron Public Utilities 146 S. High St. PO Box 3665 Akron, OH 44309-3665	Utility service at 200 Berman St., Akron, OH 44305 (Acct No. 15-0476.302) - Contract is rejected.
Miguel Juarez 200 Berman Ave Akron, OH 44305-3224	
Akron Public Utilities 146 S. High St. PO Box 3665 Akron, OH 44309-3665	Utility service at 201 Berman St., Akron, OH 44305 (Acct No. 15-0477.302) - Contract is rejected.
Akron Public Utilities 146 S. High St. PO Box 3665 Akron, OH 44309-3665	Utility service at 202 Berman St., Akron, OH 44305 (Acct No. 15-0478.302) - Contract is rejected.
Akron Public Utilities 146 S. High St. PO Box 3665 Akron, OH 44309-3665	Utility service at 566 Sharon St., Akron, OH 44314 (Acct No. 40505.303) - Contract is rejected.
Akron Public Utilities 146 S. High St. PO Box 3665 Akron, OH 44309-3665	Utility service at 644 Day St., Akron, Ohio 44305 (Acct No. 18-0725.305) - Contract is rejected.

Case No. _____

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES
(Continuation Sheet)

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE OF OTHER PARTIES TO LEASE OR CONTRACT	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.
<p>Charles Myers 644 Day St Akron, OH 44305-1504</p> <p>Akron Public Utilities 146 S. High St. PO Box 3665 Akron, OH 44309-3665</p> <p>Akron Public Utilities 146 S. High St. PO Box 3665 Akron, OH 44309-3665</p>	<p>Utility service at 799 Kenyon, Akron, OH 44314 (Acct No. 10200303) - Contract is rejected.</p> <p>Utility service at 982 East Ave., Akron, OH 44314 (Acct No. 13-0578.303) - Contract is rejected.</p>

Debtor(s)

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112; Fed. Bankr. P. 1007(m).

☒ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

IN RE Angel, Jeremy S.

Case No. _____

Debtor(s)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child.

Debtor's Marital Status Single	DEPENDENTS OF DEBTOR AND SPOUSE	
	RELATIONSHIP(S): Daughter	AGE(S): 17
EMPLOYMENT:	DEBTOR	SPOUSE
Occupation Construction Superintendent Name of Employer The Ruhlin Company How long employed 9 Years Address of Employer 6931 Ridge Rd. Sharon Center Oh 44274		

INCOME: (Estimate of average or projected monthly income at time case filed)

1. Current monthly gross wages, salary, and commissions (prorate if not paid monthly)

	DEBTOR	SPOUSE
1.	\$ 5,458.34	\$ _____
2.	\$ _____	\$ _____

2. Estimated monthly overtime

3. SUBTOTAL

\$ 5,458.34	\$ _____
--------------------	----------

4. LESS PAYROLL DEDUCTIONS

a. Payroll taxes and Social Security

\$ 1,617.48	\$ _____
--------------------	----------

b. Insurance

\$ 136.92	\$ _____
------------------	----------

c. Union dues

\$ _____	\$ _____
----------	----------

d. Other (specify) Pension

\$ 327.50	\$ _____
------------------	----------

5. SUBTOTAL OF PAYROLL DEDUCTIONS

\$ 2,081.90	\$ _____
--------------------	----------

6. TOTAL NET MONTHLY TAKE HOME PAY

\$ 3,376.44	\$ _____
--------------------	----------

7. Regular income from operation of business or profession or farm (attach detailed statement)

\$ _____	\$ _____
----------	----------

8. Income from real property

\$ _____	\$ _____
----------	----------

9. Interest and dividends

\$ _____	\$ _____
----------	----------

10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above

\$ _____	\$ _____
----------	----------

11. Social Security or other government assistance

(Specify) _____

\$ _____	\$ _____
----------	----------

12. Pension or retirement income

\$ _____	\$ _____
----------	----------

13. Other monthly income

(Specify) _____

\$ _____	\$ _____
----------	----------

14. SUBTOTAL OF LINES 7 THROUGH 13

\$ _____	\$ _____
----------	----------

15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)

\$ 3,376.44	\$ _____
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16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15; if there is only one debtor repeat total reported on line 15)

\$ 3,376.44

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

None

IN RE Angel, Jeremy S.

Case No. _____

Debtor(s)

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made biweekly, quarterly, semi-annually, or annually to show monthly rate.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

1. Rent or home mortgage payment (include lot rented for mobile home)	\$ <u>1,165.00</u>
a. Are real estate taxes included? Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	
b. Is property insurance included? Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	
2. Utilities:	
a. Electricity and heating fuel	\$ <u>250.00</u>
b. Water and sewer	\$ <u>20.00</u>
c. Telephone	\$ <u>140.00</u>
d. Other <u>Cable</u>	\$ <u>140.00</u>
3. Home maintenance (repairs and upkeep)	\$ <u>100.00</u>
4. Food	\$ <u>350.00</u>
5. Clothing	\$ <u>125.00</u>
6. Laundry and dry cleaning	\$ <u>30.00</u>
7. Medical and dental expenses	\$ <u>50.00</u>
8. Transportation (not including car payments)	\$ <u>250.00</u>
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$ <u>100.00</u>
10. Charitable contributions	\$ _____
11. Insurance (not deducted from wages or included in home mortgage payments)	
a. Homeowner's or renter's	\$ _____
b. Life	\$ <u>25.00</u>
c. Health	\$ _____
d. Auto	\$ <u>90.00</u>
e. Other _____	\$ _____
12. Taxes (not deducted from wages or included in home mortgage payments)	
(Specify) _____	\$ _____
13. Installment payments: (in chapter 11, 12 and 13 cases, do not list payments to be included in the plan)	
a. Auto	\$ <u>299.00</u>
b. Other <u>Student Loan</u>	\$ <u>260.00</u>
14. Alimony, maintenance, and support paid to others	\$ <u>82.00</u>
15. Payments for support of additional dependents not living at your home	\$ _____
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$ _____
17. Other _____	\$ _____
_____	\$ _____
_____	\$ _____

18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.

\$ <u>3,476.00</u>

19. Describe any increase or decrease in expenditures anticipated to occur within the year following the filing of this document:
None

20. STATEMENT OF MONTHLY NET INCOME

a. Average monthly income from Line 15 of Schedule I	\$ <u>3,376.44</u>
b. Average monthly expenses from Line 18 above	\$ <u>3,476.00</u>
c. Monthly net income (a. minus b.)	\$ <u>-99.56</u>

IN RE Angel, Jeremy S.

Case No. _____

Debtor(s)

DECLARATION CONCERNING DEBTOR'S SCHEDULES**DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 28 sheets (*total shown on summary page plus 2*), and that they are true and correct to the best of my knowledge, information, and belief.

Date: March 13, 2007 Signature: /s/ Jeremy S. Angel
Jeremy S. Angel

Debtor

Date: _____ Signature: _____
 (Joint Debtor, if any)
 [If joint case, both spouses must sign.]

DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342 (b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required by that section.

Printed or Typed Name and Title, if any, of Bankruptcy Petition Preparer

Social Security No. (Required by 11 U.S.C. § 110.)

If the bankruptcy petition preparer is not an individual, state the name, title (if any), address, and social security number of the officer, principal, responsible person, or partner who signs the document.

Address

Signature of Bankruptcy Petition Preparer

Date

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

A bankruptcy petition preparer's failure to comply with the provision of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP

I, the _____ (the president or other officer or an authorized agent of the corporation or a member or an authorized agent of the partnership) of the _____ (corporation or partnership) named as debtor in this case, declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of _____ sheets (*total shown on summary page plus 1*), and that they are true and correct to the best of my knowledge, information, and belief.

Date: _____ Signature: _____

(Print or type name of individual signing on behalf of debtor)

[An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]

Penalty for making a false statement or concealing property. Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

DECLARATION CONCERNING DEBTOR'S SCHEDULES

United States Bankruptcy Court
Northern District of Ohio

IN RE:

Case No. _____

Angel, Jeremy S.

Chapter 7

Debtor(s)

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. Do not include the name or address of a minor child in this statement. Indicate payments, transfers and the like to minor children by stating "a minor child." See 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

1. Income from employment or operation of business

☐ None State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
68,281.96	2006 The Ruhlin Company
33,188.00	2005 The Ruhlin Company, Rentals
46,176.00	2004 The Ruhlin Company, Rentals

2. Income other than from employment or operation of business

☒ None State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

3. Payments to creditors

Complete a. or b., as appropriate, and c.

☐ None a. *Individual or joint debtor(s) with primarily consumer debts:* List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
William M. Sremack	12/05/06	1,000.00	0.00

STATEMENT OF FINANCIAL AFFAIRS

2745 S Arlington Rd
Akron, OH 44312-4713

Negotiations with Geauga Savings Bank and travel to Geauga County, Ohio.

None ☒ *b. Debtor whose debts are not primarily consumer debts:* List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$5,000. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None ☒ *c. All debtors:* List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

4. Suits and administrative proceedings, executions, garnishments and attachments

None ☐ *a.* List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATION	STATUS OR DISPOSITION
Wells Fargo v. Angel Case No. CV2007-01-0045	Foreclosure	Summit County Common Pleas Court	Pending
Chase Home Finance v. Angel Case No. 2007CV00354	Foreclosure	Stark County Common Pleas Court	Pending
Lasalle Bank National Association v. Angel Case No. CV2007-01-0363	Foreclosure	Summit County Common Pleas Court	Pending
HSBC Bank v. Angel Case No. CV2007-01-0362	Foreclosure	Summit County Common Pleas	Pending
HSBC Bank v. Angel Case No. CV2007-01-0443	Foreclosure	Summit County Common Pleas	Pending

None ☒ *b.* Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

5. Repossessions, foreclosures and returns

None ☒ List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

6. Assignments and receiverships

None ☒ *a.* Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and joint petition is not filed.)

None ☒ *b.* List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

7. Gifts

None ☒ List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

8. Losses

None ☒ List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case.** (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

9. Payments related to debt counseling or bankruptcy

None ☐ List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under bankruptcy law or preparation of a petition in bankruptcy within **one year** immediately preceding the commencement of this case.

10. Other transfers

None ☒ a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None ☒ b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

11. Closed financial accounts

None ☐ List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION	TYPE AND NUMBER OF ACCOUNT AND AMOUNT OF FINAL BALANCE	AMOUNT AND DATE OF SALE OR CLOSING
US Bank	Business Checking	Closed to regular checking 1/07 - \$300.00

12. Safe deposit boxes

None ☒ List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

13. Setoffs

None ☒ List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

14. Property held for another person

None ☒ List all property owned by another person that the debtor holds or controls.

15. Prior address of debtor

None ☒ If debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

16. Spouses and Former Spouses

None ☒ If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

17. Environmental Information

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

- None ☒ a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law.
- None ☒ b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.
- None ☒ c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

18. Nature, location and name of business

- None ☒ a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within **six years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

- None ☒ b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

[If completed by an individual or individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date: **March 13, 2007** Signature **/s/ Jeremy S. Angel**
of Debtor **Jeremy S. Angel**

Date: _____ Signature _____
of Joint Debtor
(if any)

0 continuation pages attached

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. § 152 and 3571.

United States Bankruptcy Court
Northern District of Ohio

IN RE:

Angel, Jeremy S.

Case No. _____

Chapter 7

Debtor(s)

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

- ☒ I have filed a schedule of assets and liabilities which includes debts secured by property of the estate.
☒ I have filed a schedule of executory contracts and unexpired leases which includes personal property subject to an unexpired lease.
☒ I intend to do the following with respect to the property of the estate which secures those debts or is subject to a lease:

Description of Secured Property	Creditor's Name	Property will be Surrendered	Property is claimed as exempt	Property will be redeemed pursuant to 11 U.S.C. § 722	Debt will be reaffirmed pursuant to 11 U.S.C. § 524(c)
1914 Connect Rd., Norton, OH 44203, and 1178 Tampa Ave., Akron, OH 44314, and 566 Sharon St., Akron, OH 44314, and 1433 4th St., NE, Canton, OH 44704, and 799 Kenyon St., Akron, OH 44311, and 2002 Chevrolet Truck	Americas Servicing Comp Chase Home Finance Chase Home Finance Chase Home Finance Chase Home Finance Citizens Automobile Finance				✓
158-162 Willard St., Akron, OH 44305, and 194-202 Berman Ave., Akron, OH 44305, and 193-201 Berman Ave., Akron, OH 44305, and 1551 White Avenue, Akron, OH 44320, and 406 Iowa Ave., NW, Warren, OH 44485, and 644 Day Street, Akron, OH 44305, and moi	Geauga Savings Bank Geauga Savings Bank Geauga Savings Bank Littton Loan Service US Bank Home Mortgage Wells Fargo	✓ ✓ ✓ ✓ ✓ ✓			✓
See Continuation Sheet		✓			

03/13/2007

/s/ Jeremy S. Angel

Date

Jeremy S. Angel

Debtor

Joint Debtor (if applicable)

DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342 (b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required by that section.

Printed or Typed Name and Title, if any, of Bankruptcy Petition Preparer

Social Security No. (Required by 11 U.S.C. § 110.)

If the bankruptcy petition preparer is not an individual, state the name, title (if any), address, and social security number of the officer, principal, responsible person, or partner who signs the document.

Address

Signature of Bankruptcy Petition Preparer

Date

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

A bankruptcy petition preparer's failure to comply with the provision of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

Description of Secured Property	Creditor's Name	Property will be Surrendered	Property is claimed as exempt	Property will be redeemed pursuant to 11 U.S.C. § 722	Debt will be reaffirmed pursuant to 11 U.S.C. § 524(c)
982 East Ave., Akron, OH 44314, and more	Wells Fargo	✓			
158-162 Willard St., Akron, OH 44305, and	William & Kathleen Studebaker	✓			
194-202 Berman Ave., Akron, OH 44305, a	William & Kathleen Studebaker	✓			
193-201 Berman Ave., Akron, OH 44305, a	William & Kathleen Studebaker	✓			

Description of Leased Property	Lessor's Name	Lease will be assumed pursuant to 11 U.S.C. § 362(h)(1)(A)
Cell Phone Contract - Contract is Accepted	Sprint	✓

United States Bankruptcy Court
Northern District of Ohio

IN RE:

Case No. _____

Angel, Jeremy S.

Debtor(s)

Chapter 7

VERIFICATION OF CREDITOR MATRIX

The above named debtor(s) hereby verify(ies) that the attached matrix listing creditors is true to the best of my(our) knowledge.

Date: March 13, 2007

Signature: /s/ Jeremy S. Angel
Jeremy S. Angel

Debtor

Date: _____

Signature: _____

Joint Debtor, if any

Akron Public Utilities
146 S. High St.
PO Box 3665
Akron, OH 44309-3665

Alicia Jones
195 Berman Ave
Akron, OH 44305-3223

Americas Servicing Comp
PO Box 10388
Des Moines, IA 50306-0388

Betty Ritchie
196 1/2 Berman Ave
Akron, OH 44305-3224

Carol James
160 Willard St
Akron, OH 44305-3242

Charles Myers
644 Day St
Akron, OH 44305-1504

Chase Home Finance
PO Box 78116
Phoenix, AZ 85062-8116

Chase Home Finance
PO Box 830016
Baltimore, MD 21283-0016

Citi Cards
PO Box 183068
Columbus, OH 43218-3068

Citizens Automobile Finance
PO Box 42113
Providence, RI 02940-2113

Dominion East Ohio
PO Box 26666
Richmond, VA 23261-6666

Elizabeth Campbell
174 Willard St
Akron, OH 44305-3257

Geauga Savings Bank
10800 Kinsman Rd
Newbury, OH 44065-9744

Lisa Smith
197 Berman Ave
Akron, OH 44305-3223

Lisa Sweet
John Lee
1178 Tampa Ave
Akron, OH 44314-1423

Litton Loan Service
PO Box 4387
Houston, TX 77210-4387

Melinda Leichleter
196 Berman Ave
Akron, OH 44305-3224

Metro Disposal
10330 Brecksville Rd
Brecksville, OH 44141-3338

Michelle Lindsay
178 Willard St
Akron, OH 44305-3257

Michelle Perine
202 Berman Ave
Akron, OH 44305-3224

Miguel Juarez
200 Berman Ave
Akron, OH 44305-3224

Ohio Edison
PO Box 3637
Akron, OH 44309-3637

Queen Pullium
1551 White Ave
Akron, OH 44307-1075

Sara & Tom Cartweight
180 Willard St
Akron, OH 44305-3257

US Bank Home Mortgage
PO Box 20005
Owensboro, KY 42304-0005

Valerie Decker And Occupants
406 Iowa Ave NW
Warren, OH 44485-2608

Walter Woods
170 1/2 Willard St
Akron, OH 44305-3257

Wells Fargo
PO Box 5296
Carol Stream, IL 60197-5296

William & Kathleen Studebaker
4970 Patricia Dr
Akron, OH 44319-3922

William James
170 Willard St
Akron, OH 44305-3257